

Certificate Number: 05781-NJ-DE-032412070

Bankruptcy Case Number: 18-32860



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 8, 2019, at 12:21 o'clock PM PST, Philip Ohamadike completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 8, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President